

In re:

Debtor(s)

Lorena Dube

Case No.: 09-32080

Loan Number (Last 4): 7378

Chapter: 13

### NOTICE OF PAYMENT CHANGE

JPMorgan Chase Bank, N.A., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:

Effective Date of New Payment:

Escrow

October 01, 2011

Current Monthly Payment:

Principal and Interest

\$643.28

Tax and Other Amount

\$145.48

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$0.00

Hazard Insurance Amount

\$39.70

Total Payment Amount

\$828.46

New Monthly Payment:

Principal and Interest

\$643.28

Tax and Other Amount

\$178.50

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$120.63

Hazard Insurance Amount

\$67.25

Total Payment Amount

\$1,009.66

Diana Duarte

JPMorgan Chase Bank, N.A.

Chase Records Center Attn: Correspondence Mail Mail Code  
LA4-5555 700 Kansas Lane

Monroe, LA 71203

Telephone: 800-848-9380

Fax:

Email Address:

Date: August 29, 2011

By: /s/ Diana Duarte

Authorized Filing Agent for Filer

## **CERTIFICATE OF SERVICE**

I hereby certify that on August 29, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Lorena Dube  
10172 Saigon Drive  
El Paso, TX 79925

Debtor's Attorney:

Miguel Alejandro Flores  
Tanzy & Borrego  
2610 Montana  
El Paso, TX 79903

Trustee:

Stuart C. Cox  
El Paso Chapter 13 Trustee  
1760 N. Lee Trevino Dr.  
El Paso, TX 79936

/s/ Bill Taylor

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As Authorized Filing Agent for Filer

642735-025cb3b3-0816-43f9-91c0-0ac814f2067d

00081 EWA Z 18911 C - BRE  
CARLOS A DUBE  
LORENA M DUBE  
10172 SAIGON DR  
EL PASO TX 79925-5428

Important Message

If you are in bankruptcy or have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or as an act to collect, assess, or recover all or any portion of the debt from you personally. If your payments are being made through a bankruptcy trustee, please provide this information statement to the trustee.

This amount does not reflect any actual shortage that might have been included in any pre-petition arrearage bankruptcy claim.



Monthly Home Loan Payment

			Current	New Payment (effective 10/01/11) if you select Option A below	New Payment (effective 10/01/11) if you select Option B below
Principal & Interest	\$		643.28	\$ 643.28	\$ 643.28
Escrow Account Deposit	\$		185.18	\$ 245.75*	\$ 245.75*
Plus: Account Balancer/Shortage	\$		0.00	\$ 0.00	\$ 120.63**
Total Payment Amount	\$		828.46	\$ 889.03	\$ 1,009.66

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of \$245.75\* and, if applicable, an amount needed to repay the escrow shortage of \$1,447.61\*\*.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

\* Pay the entire \$1,447.61 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of \$889.03. See chart above.

\* Pay a portion of your shortage - every \$12 paid reduces your total payment by \$1.

\* NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 12 Months

\*\* Pay the \$1,447.61 escrow account shortage in 12 Account Balancer payments of \$120.63 each. To choose this option, no action is required. The 12 payments will be automatically added to your home loan payment for October 2011 through September 2012.

If you select this option, your new monthly home loan payment (effective 10/01/11) will be \$1,009.66. See chart above.

156-E

CARLOS A DUBE  
LORENA M DUBE  
Loan Number:

CHASE  
PO BOX 78148  
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Repayment Coupon

Statement Date: July 07, 2011  
Total Escrow Shortage Amount: \$1,447.61

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for \$1,447.61 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed

**Balancing Your Escrow Account**

The front of this statement shows that you have an Escrow Account Shortage of \$1,447.61. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

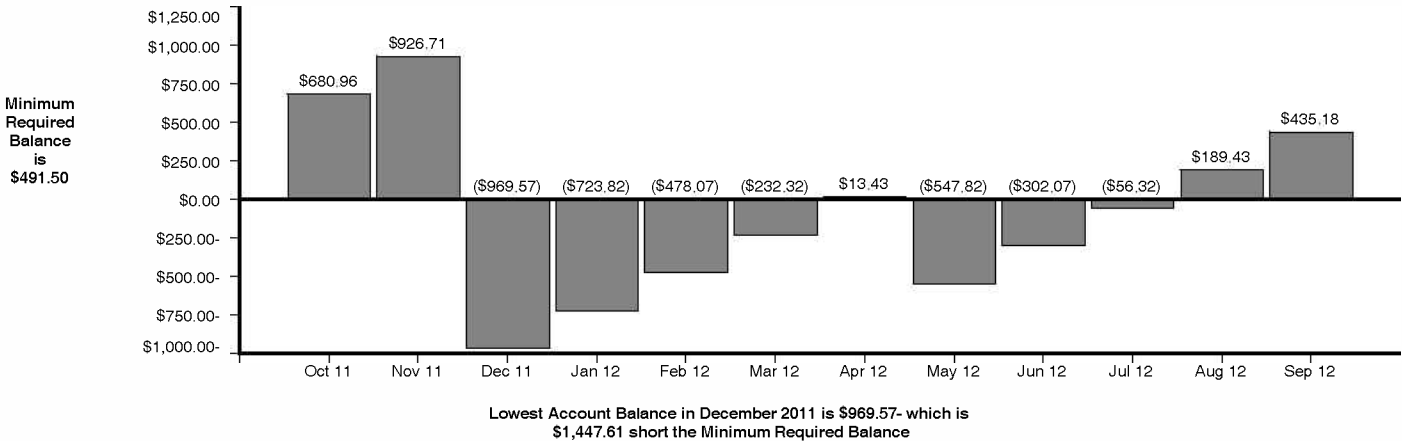
As shown in the information in the box and graph below, you will reach your lowest account balance of \$969.57- in December 2011. This is subtracted from your minimum required balance of \$491.50 resulting in an Escrow Account Shortage of \$1,447.61.

**In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the \$1,447.61 shortage in full (Option A on front) or pay the shortage over 12 months (Option B on front). It's your choice.**

Escrow Account Balancer		
Minimum Required Balance	\$	491.50
Less: Lowest Account Balance (Dec 11)	\$	969.57-
<b>Annual Account Balancer/Shortage</b>	<b>\$</b>	<b>1,447.61</b>
<b>Monthly Account Balancer/Shortage</b>	<b>\$</b>	<b>120.63</b>

**Projected Escrow Account Balance**

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$245.75 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$435.21 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Care team toll free at **1-800-848-9136**.

By sending your check, you are authorizing Chase to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Care toll free at 1-800-848-9136 to establish a different payment option if you prefer not to have your check used in this way.

Anticipated Escrow Account Payments					
This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.					
TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$ 2,142.03	December 11	FIRE/HOMEOWN	\$ 807.00	May 12
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = \$245.75					

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$828.46, of which \$643.28 was for principal and interest and \$185.18 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$465.88. In reviewing your account activity, your actual low escrow balance was \$2,704.73-. Over this period, an additional \$0.21 was deposited into your Escrow account for interest on escrow.

**Note:** An asterisk (\*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

Month	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
						Starting Balance	1,760.32 58.91
Oct 10	232.94	185.18 *					1,993.26 244.09
Nov 10	232.94	*		2,142.03 *	COUNTY TAX	2,226.20	1,897.94-
Dec 10	232.94	0.21 *	1,993.26	*	COUNTY TAX	465.88	1,897.73-
Jan 11	232.94	*				698.82	1,897.73-
Feb 11	232.94	*				931.76	1,897.73-
Mar 11	232.94	*				1,164.70	1,897.73-
Apr 11	232.94	*				1,397.64	1,897.73-
May 11	232.94	*	802.00	807.00 *	FIRE/HOMEOWN	828.58	2,704.73-
Jun 11	232.94	547.42 *				1,061.52	2,157.31-
Jul 11	232.94	2,222.16 E			E	1,294.46	64.85
Aug 11	232.94	185.18 E			E	1,527.40	250.03
Sep 11	232.94	185.18 E			E	1,760.34	435.21
Total	2,795.28	3,325.33	2,795.26	2,949.03			



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